



March 3, 2006

Mr. Robert E. Feldman
Executive Secretary
Federal Deposit Insurance Corporation
550 17th Street N.W.
Washington, D.C. 20429

RE: Wal-Mart Bank Hearings in Kansas City April 25-26

Dear Mr. Feldman:

I am requesting the privilege of offering testimony at your public hearings in Kansas City in April to review Wal-Mart Bank's application for federal deposit insurance. Our community bank has tremendous concerns relating to this issue. I will deliver a copy of my written statement as specified by Tuesday, March 28.

Thank you for your consideration of this opportunity to offer testimony on this important issue.

Sincerely,

A handwritten signature in black ink, appearing to read 'Glen B. Williams', with a long, sweeping horizontal line extending to the right.

Glen B. Williams
President